



Order Filed on October 4, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
Sentry Office Plz  
216 Haddon Ave.  
Suite 406  
Westmont, NJ 08018  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for Quicken Loans Inc.

In Re:

Fordyce Hubbard Jr., Lois Hubbard,  
  
Debtors.

Case No.: 19-23278 RG

Adv. No.:

Hearing Date: 9/4/19 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 4, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page 2

Debtors: Fordyce Hubbard Jr., Lois Hubbard

Case No.: 19-23278 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Quicken Loans Inc., holder of a mortgage on real property located at 282 Prescott Terrace, Prospect Park, NJ, 07508, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David J. Finkler, Esquire, attorney for Debtors, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by January 31, 2021, or as extended by modified plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the note and mortgage;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall pay the pre-petition arrears per the proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtors reserves the right to object to the proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors make seek a loan modification; if a modification agreement is reached, the Debtors shall modify the claim accordingly; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.